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Remarks

The present response is to the Office Action mailed in the above referenced case on 11/10/2004. Claims 1-30 are presented below for examination.

The Examiner has objected to the title of the invention as being non-descriptive. Claim 23 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite. The specification is objected to due to informalities. Claims 1-14, 16-21, 23-25 and 27-30 are rejected under 35 U.S.C. 102(e) as being anticipated by Freishtat (U.S. 6,317, 783), hereinafter Freishtat. Claims 1-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Willis Jr. et al. (U.S. 6,738,815 B1), hereinafter Willis, in view of Dent et al. (6, 128,603), hereinafter Dent.

Applicant has carefully studied the prior art references provided by the Examiner, and the Examiner's rejections, objections and statements of the instant Office Action. Applicant herein provides amendments to the specification and claims to overcome the Examiner's objections and rejections of the claims due to informalities as well as on the merits.

Regarding the Examiner's 112 rejection of claim 23, applicant has amended the language of the claim to clarify to the Examiner the limitation, which now recites that the transaction protocols published by the second Enterprises includes a set of instructions corresponding to transactions.

Regarding the Examiner's objection to the specification due to the content, applicant has corrected the specification as required to overcome the Examiner's objection.

In response to the 102(e) rejection of applicant's claims 1-14, 16-21, 23-25 and 27-30, applicant herein respectfully requests from the Examiner that the

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reference of Freishtat be withdrawn from consideration due to the fact that the subject matter of the Freishtat reference, relied upon by the Examiner for rejecting the claimed invention as above, and the subject matter claimed in the present patent application, were commonly owned at the time of the invention. Applicant understands that when any claim of an application is rejected under 35 U.S.C. 102(e) and the inventions defined by the claims in the application or patent under examination and by the claims in the prior art referenced patent are owned by the same party, the applicant or owner of the patent under examination may disqualify the referenced patent as prior art by submission of an oath or declaration stating that the application or patent under examination and the patent are currently owned by the same party, and that the inventor named in the application or patent under examination is the prior inventor under 35 U.S.C. 104.

Therefore, applicant herein submits an affidavit under Rule § 1.131 to disqualify the Freishtat reference as a valid reference against the present case. Applicant respectfully advises the Examiner that any other patent issued to Freishtat that may be provided as prior art by the Examiner will be disqualified in the same manner.

The Examiner has rejected claims 1-31 under 35 U.S.C. 103(a) as being unpatentable over Willis in view of Dent. Applicant notes that although the Examiner has included a claim 31 in his rejections, the application of the present invention was not originally filed with a claim 31; the standing claims under examination are claims 1-30. Applicant will proceed in response under this premise.

The Examiner has stated that the reference of Willis taught applicant's personal information collection and delivery system and method comprising substantially the limitations of applicant's claims, with the exception of explicitly teaching wherein the system is implemented in the Internet network and wherein

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the information collected and delivered is personal information requiring secure identification of the specific individuals to the information provider's sites, and the drag-and-drop implementation for fund transfers. The Examiner has relied on the reference of Dent to teach these deficiencies.

In response, applicant amends the language of the independent claims to more particularly recite and a distinctly claim the subject matter of applicant's invention regarded as inventive. Applicant points out and argues the key limitations of applicant's claims as amended which will clearly and unarguably distinguish applicant's invention over that of the prior art, either singly or in combination.

Regarding claim 1, applicant amends the language of the claim to positively recite a plurality of second enterprises for delivering aggregated information to specific individuals, wherein the first enterprise collects, aggregates and stores the information and periodically provides the information to the second enterprises, the information specific to each second enterprise, and the second enterprises customizes the presentation of the information suitable to the specific individual before delivery of the information to the specific individual. Applicant reproduces claim 1 as amended below for convenience as an aid in prosecution.

Claim 1 as amended now recites:

1. (amended) A personal information collection and delivery system, comprising:
a collection component executed by a first enterprise, for collecting
information for specific individuals from a plurality of information provider's
sites;

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an aggregation component executed by the first enterprise, for aggregating and storing the collected information identified for individual ones of the specific individuals; and

a plurality of second enterprises, for delivering said aggregated information to the specific individuals;

wherein the first enterprise collects aggregates and stores the information and periodically provides the information to the second enterprises, specific to each second enterprise and the second enterprises customize the presentation of the information suitable to the specific individual before delivery of the information to the specific individual.

Applicant's independent claims 5, 9, and 16 recite the system and methods for practicing the invention in accordance with the limitations of claim 1, and have been similarly amended.

The key and advantageous distinction of applicant's invention, as embodied in the claims as amended, is the infrastructure comprising a first enterprise providing a main service to a plurality of second enterprises, which provide the information which is collected, aggregated and stored by the first enterprise, and ultimately delivered, in custom format, by the second enterprises to the specific individual requesting said information.

Another key and patentable distinction of applicant's invention over that of the prior art presented, is that the personal data that is collected, aggregated and stored by the first enterprise, is presented back to the second enterprises, which then formats the information specifically to the requesting specific individual, into a custom presentation suitable to the specific individual.

Referring now to applicant's specification, Fig. 12 illustrates a basic level

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of service and aggregating in providing the personal information to the requesting specific individual. The main service infrastructure comprising a first enterprise providing the main service, and a plurality of second enterprises, such as banks, brokerages, credit card companies, bill paying services, and so on, which provide the personal data to the service infrastructure. The main service, or first enterprise, as embodied in the claim language, and represented in Fig. 12 by infrastructure 1201, pulls or "scrapes" the personal information (PI) data from the providers, or second enterprises which are represented by infrastructure 1200. The PI data is pulled from the second enterprise providers under several sets of circumstances, wherein some of the data requires security identification of the persons for whom the data is being pulled, aggregated and stored by the main service.

A key and advantageous distinction of applicant's invention over that of the prior art presented, which is enabled by the first and second enterprise infrastructures of applicant's invention, is that the personal data is collected by the main service from the second enterprises (providers), aggregated and stored by the main service, and then resubmitted to the second enterprises, specific to each individual one of the second enterprises, and the second enterprises format the data into a custom presentation suitable to the specific individual requesting the data from the second enterprises, and then deliver the reformatted data to the specific individual. The main service infrastructure is enabled to retrieve specific personal information from the providers, by obtaining data from the second enterprises which is specific to subscribers of the second enterprises. The second enterprises subscribe to the main service infrastructure, such that the second enterprises are enabled to present the data to the specific individual in a presentation format suitable to the specific individual. The personal information data delivered by the service is typically transparent to the end-user requesting the

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data, that is, the end-user does not know that the main service of the invention (first enterprise) is the entity that actually collects and sends the aggregated data for distribution to the subscribers. The advantage provided to the end user and data providers (second enterprises), is that the user may request the data, and receive the data from the second enterprises in a custom-formatted presentation, which the second enterprises otherwise would not have the infrastructure or capability to perform, which is a desirable capability for the providers.

The reference of Willis, in contrast, does not teach a first enterprise providing a main service as described above, and a plurality of second enterprises (providers) subscribing to the main service, which receive the collected personal data from the main service, in a format specific to each individual second enterprise, so as to be able to present the data to the requesting user in a formatted presentation suitable to the requesting user.

The invention of Willis enables a requesting user to obtain data from legacy systems, which, due to incompatibility with existing newer systems, for example, or for many other such reasons, may not be able to provide the data directly to the requesting user, and certainly are not enabled to present the information to the requesting user in a custom presentation format suitable to the requesting user, as in applicant's invention. Willis simply does not teach applicant's plurality of second enterprises, and therefore has no teaching or motivation of a second step comprising reformatting of the collected data and customization of the presentation, or "look and feel" of the data presentation, which is a desirable trait for information providers, such as banks, bill paying services, and so on.

Willis teaches that a user sends a request for legacy data to a transaction broker, which forwards the request for data to an interface process. It is the interface process in Willis that conducts transaction sessions in order to retrieve

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the requested data from the legacy systems, and the interface process then returns the data to the transaction broker. The transaction broker then formats the data into a reply message sent to the user, but there is no teaching or suggestion in Willis that the data is formatted into a custom presentation suitable to the requesting user, as is taught in applicant's invention and recited in the claims as amended. Willis is simply not capable of the capabilities of applicant's invention as described above, due to the lack of infrastructure, i.e., a first enterprise providing a main service, and a plurality of second enterprises providing the data to the main service for aggregating and storing, and then receiving the aggregated data from the main service and formatting the data into a custom presentation for the benefit of the requesting user.

The Examiner has included independent claim 23 in the above 103(a) rejections over Willis and Dent, stating that the combined references teach that the individual ones of the second enterprise published transaction protocols to the first enterprise, which then provides transaction protocols to the individual ones of the specific individuals, allowing transactions at the second enterprises to be managed by the specific individuals through the system (col. 6, lines 51-56 and col. 16, lines 3-6). Applicant respectfully disagrees.

Applicant's claim 23 as amended to overcome the 112 rejection, recites a personal information and transaction system, characterized in that the individual ones of the second enterprises publish transaction protocols, including instructions corresponding to transactions, to the first enterprise, which then provides transaction protocols to the individual ones of the specific individuals, allowing transactions at the second enterprises to be managed by the specific individuals through the system. Referring to applicant's Fig. 15, and supporting description in the specification, the main service (first enterprise) affords providers and distributors (second enterprises) the ability to communicate with

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the network infrastructure and to execute functions to transport data and transaction data, including instructions corresponding to said transactions. In this embodiment, instead of simply publishing data through the services network, the providers are enabled to publish transaction protocols, including instructions corresponding to transactions, which allow the main service to proxy transactions on behalf of an end-user. In this manner, the providers have enhanced control pertaining to the user's access to functionality to publish such transactions, being able to distinguish and users accessing the service as well as how they are accessing, and firmware, and can use this information in access control. Transaction protocol, including instructions corresponding to the transactions, is provided to the specific individual, which allows the individual to manage transactions at the second enterprises.

The invention of Willis however, as explained above, does not provide the infrastructure, i.e. first and second enterprises, or publishing transaction protocol which enables the end-user to manage the transactions at second enterprises. In Willis, it is the interface process that conducts the transactions to retrieve data from the legacy systems, and the end-user is afforded no control over managing such transactions at the legacy systems.

In applicant's invention, the end-user is enabled with such capability, and also has the ability to perform transactions, such as using the drag-and-drop concept, for such as paying bills, transferring funds from one account to another at the provider, and so on. Willis simply lacks the infrastructure or teaching to provide such capability to the end-user.

For the above reasons, applicant strongly contends that independent claims 1, 5, 9, 16 and 23 as amended herein, and argued above are clearly and unarguably patentable over the combined art of Willis and Dent in the 103(a) rejection. Depending claims 2-4, 6-8, 10-15, 17-22 and 24-30 are then patentable

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on their own merits, or at least as depended from a patentable claim.

As all of the claims standing for examination have been shown to be patentable as amended over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,

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by



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